

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: GERARD P. MC CORD § Case No. 09-70269  
LISA K. MC CORD §  
§  
§  
§  
Debtors

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2009.
  - 2) The plan was confirmed on 10/23/2009.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/26/2013.
  - 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/09/2013.
  - 5) The case was completed on 08/14/2013.
  - 6) Number of months from filing or conversion to last payment: 54.
  - 7) Number of months case was pending: 57.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$38,200.00.
  - 10) Amount of unsecured claims discharged without full payment: \$38,037.00.
  - 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 96,989.29
Less amount refunded to debtor	\$ 25.02
<b>NET RECEIPTS</b>	<b>\$ 96,964.27</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,425.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 5,860.14
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 8,285.14</b>
Attorney fees paid and disclosed by debtor:	\$ 1,075.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BOHLMAN LAW OFFICES, P.C.	Lgl	3,500.00	3,500.00	3,500.00	2,425.00	0.00
CITIMORTGAGE INC	Sec	0.00	55,300.97	0.00	0.00	0.00
COUNTRYWIDE HOME LENDING	Sec	0.00	NA	NA	0.00	0.00
GREAT LAKES CREDIT UNION	Sec	5,879.66	5,879.66	5,879.66	5,879.66	369.06
GREAT LAKES CREDIT UNION	Uns	0.00	0.00	0.00	0.00	0.00
M&I MARSHALL & ILSLEY BANK	Sec	4,950.00	5,033.64	4,950.00	4,950.00	229.31
M&I MARSHALL & ILSLEY BANK	Uns	579.00	0.00	30.71	30.71	0.00
ADVOCATE GOOD SHEPHERD	Uns	120.00	NA	NA	0.00	0.00
ADVOCATE GOOD SHEPHERD	Uns	850.00	NA	NA	0.00	0.00
BARRINGTON OB/GYN	Uns	345.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	2,105.00	2,406.97	2,406.97	2,406.97	0.00
CENTEGRA MEMORIAL MEDICAL	Uns	323.00	509.69	509.69	509.69	0.00
EAST BAY FUNDING	Uns	16,572.00	16,572.16	16,572.16	16,572.16	0.00
EAST BAY FUNDING	Uns	1,339.00	1,482.44	1,482.44	1,482.44	0.00
CHASE - BP	Uns	1,875.00	NA	NA	0.00	0.00
CITI	Uns	1,182.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,022.00	3,734.00	3,734.00	3,734.00	0.00
CITIBANK NA	Uns	1,454.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
CITIBANK NA	Uns	413.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,071.00	1,320.79	1,320.79	1,320.79	0.00
CITIFINANCIAL INC	Uns	4,354.00	3,078.99	3,078.99	3,078.99	0.00
CITY OF CRYSTAL LAKE	Uns	0.00	49.42	49.42	49.42	0.00
DELL FINANCIAL SERVICES LP	Uns	2,421.00	2,658.52	2,658.52	2,658.52	0.00
DR. SHERLY BALKIN	Uns	914.00	NA	NA	0.00	0.00
GE MONGRAM BANK / JC PENNEY	Uns	2,420.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	3,718.00	3,858.79	3,858.79	3,858.79	0.00
HSBC BANK	Uns	18,322.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	1,164.00	1,253.06	1,253.06	1,253.06	0.00
ILLINOIS COLLECTION	Uns	704.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION	Uns	95.00	NA	NA	0.00	0.00
MCHENRY COUNTY	Uns	601.00	NA	NA	0.00	0.00
MED BUSI BUR	Uns	148.00	NA	NA	0.00	0.00
MERCHANTS CR	Uns	701.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Uns	325.00	NA	NA	0.00	0.00
SALLIE MAE	Uns	5,756.00	5,841.46	5,841.46	5,841.46	0.00
EAST BAY FUNDING	Uns	668.00	756.56	756.56	756.56	0.00
SEARS / CBSD	Uns	3,734.00	NA	NA	0.00	0.00
SEARS / CBSD	Uns	2,862.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,529.00	1,529.92	1,529.92	1,529.92	0.00
PRA RECEIVABLES MANAGEMENT	Uns	523.00	932.11	932.11	932.11	0.00
TNB - VISA	Uns	817.00	NA	NA	0.00	0.00
TRI - COUNTY ER PHYSICIANS	Uns	149.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	596.00	682.85	682.85	682.85	0.00
PRA RECEIVABLES MANAGEMENT	Uns	8,993.00	8,993.28	8,993.28	8,993.28	0.00
PRA RECEIVABLES MANAGEMENT	Uns	6,433.00	6,433.07	6,433.07	6,433.07	0.00
WFCB / BLAIR CATALOG	Uns	6.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	1,089.00	1,109.61	1,109.61	1,109.61	0.00
ECMC	Uns	0.00	12,582.50	0.00	0.00	0.00
EAST BAY FUNDING	Uns	0.00	2,420.27	2,420.27	2,420.27	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	3,056.76	3,056.76	3,056.76	0.00
ECAST SETTLEMENT	Uns	0.00	1,454.00	1,454.00	1,454.00	0.00
ECAST SETTLEMENT	Uns	0.00	390.67	390.67	390.67	0.00
INTERNAL REVENUE SERVICE	Pri	5,215.00	6,695.00	6,695.00	6,695.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 10,829.66	\$ 10,829.66	\$ 598.37
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 10,829.66</b>	<b>\$ 10,829.66</b>	<b>\$ 598.37</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,695.00	\$ 6,695.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 6,695.00</b>	<b>\$ 6,695.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 70,556.10</b>	<b>\$ 70,556.10</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 8,285.14
Disbursements to Creditors	\$ 88,679.13
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 96,964.27</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/21/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.